

Proposed NU Business Name : M/S Bhai BhaiTelecom and Cycle Store



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Sirajul Islam</i> Vill: Balbari, Union: 8 no borobari, Post: Harinmarihat, Upazila: Baliadangi, District: Thakurgaon.
Age	:	26 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers & 1 Sister
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Kamena Begum
(iii) Father's name	:	Md. Hashir Uddin
(iv) GB member's info	:	<i>Branch: Adhardingi. Centre # 31/M</i> <i>Loan no.: 5067, Member since December 17, 2008,</i> First loan: Tk. 5,000 Existing loan: 10,000, Outstanding loan: 3,290
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Education, till to date	:	S.S.C
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	08 (Eight) years experiences in selling cycle parts and telecom accessories business. He started this business only with Tk. 8,000. : He has no hand training.
Other Own/Family Sources of Income	:	His father's income from agriculture & brother's income from business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01740921985
NU's National ID No.	:	9410821605739
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Kamena Begum is a GB member December 17, 2008, at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took loan several times and utilized it by assisting her son in business and cultivation.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/s Bhai Bhai Telecom and Cycle Store</i>
Address/ Location	:	Adhardingi bazar, Baliadangi, Thakurgaon
Total Investment in BDT	:	Tk. 254,000
Financing	:	Self Tk. 134,000 (from existing business) Required Investment Tk. 120,000 (as equity)
Present salary/drawings from business	:	Taka 4,000 (Four thousand)
Proposed Salary (estimates)	:	Taka 5,000 (Five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15%, Flexi-load 100%
(ii) Estimated % of proposed gross profit margin	:	On products 15%, Flexi-load 100%, mobile set 12%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

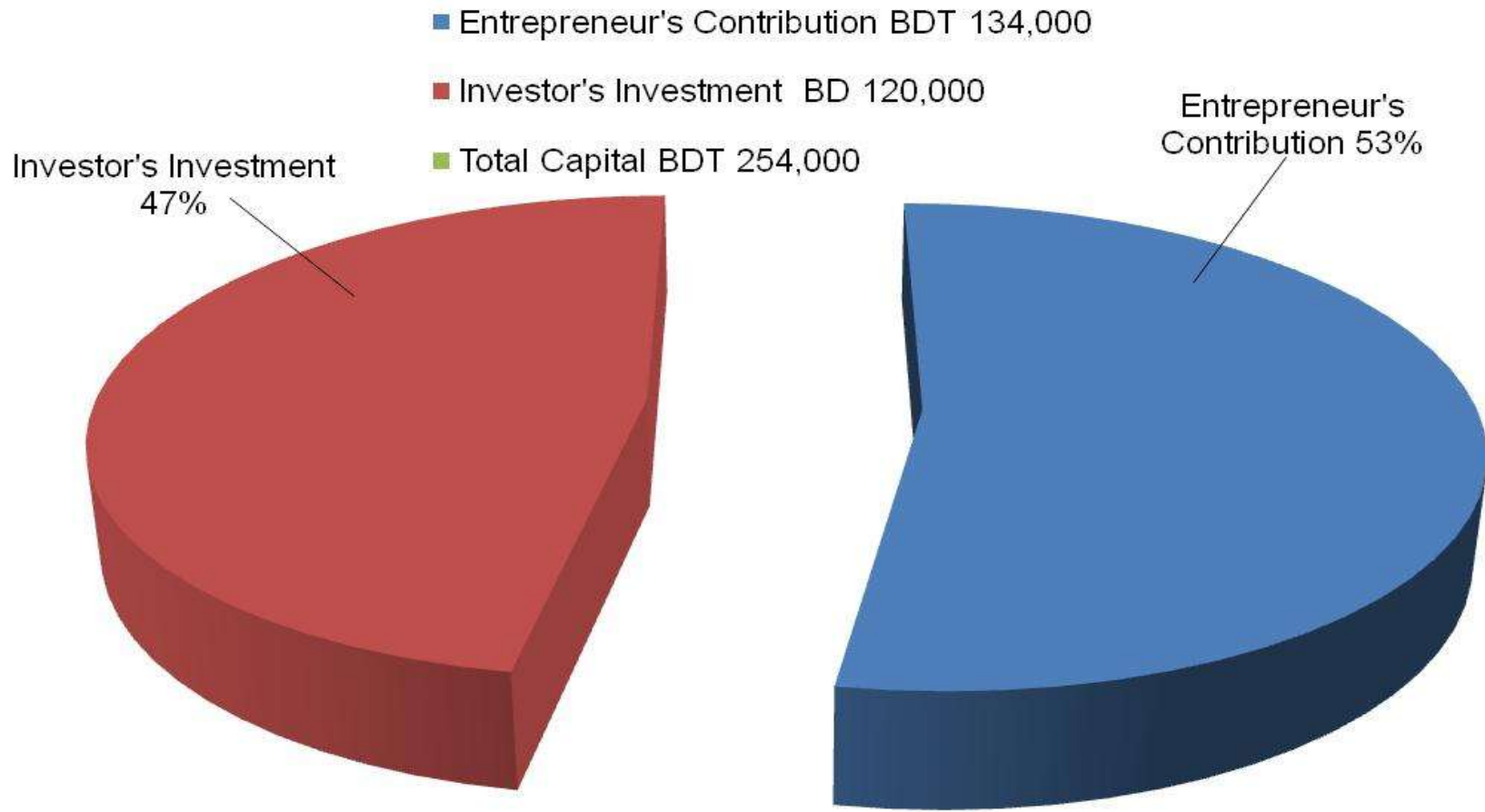
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	1,500	42,000	504,000
Sales income from flexi-load	81	2,268	27,216
Total Sales income (A)	1,581	44,268	531,216
Less: Cost of products(B)	1,275	35,700	428,400
Gross Profit (C) [C=(A-B)]	306	8,568	102,816
Less: Operating Cost:			
Electricity bill		300	3,600
Mobile bill		300	3,600
Conveyance		600	7,200
Present Salary (Self)		4,000	48,000
Present Salary (Assistant-1)		2,000	24,000
Non Cash Item:			
Depreciation Expenses		125	1,500
Total Operating Cost (D)		7,325	87,900
Net Profit (C-D):		1,243	14,916

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in products(tyre, tube, paddle, chain, light, lock, gear, back chain, bearing, mobile set, mobile battery, charger, head phone, caching, etc)	102,290	90,000	192,290
Investment in flexi-load	20,000	-	20,000
Investment in Decoration	15,000	30,000	45,000
Grameen Bank Outstanding Loan	(3,290)	-	(3,290)
Total Capital	134,000	120,000	254,000

SOURCE OF FINANCE

Chart Title



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from products	2,100	58,800	705,600	2,415	67,620	811,440	2,536	71,001	852,012
Estimated sales income from flexiload	95	2,646	31,752	104	2,911	34,927	109	3,056	36,674
Estimated sales income from mobile set	1,000	28,000	336,000	2,000	56,000	672,000	3,000	84,000	1,008,000
Total estimated Sales income (A)	3,195	89,446	1,073,352	4,519	126,531	1,518,367	5,645	158,057	1,896,686
Less: Cost of Sales of products	1,785	49,980	599,760	2,053	57,477	689,724	2,155	60,351	724,210
Cost of Sales of mobile set	880	24,640	295,680	1,760	49,280	591,360	2,640	73,920	887,040
Total cost of Sales (B)	2,665	74,620	895,440	3,813	106,757	1,281,084	4,795	134,271	1,611,250
Gross Profit (C) [C=(A-B)]	530	14,826	177,912	706	19,774	237,283	850	23,786	285,435
Less: Operating Cost:									
Electricity bill		500	6,000		600	7,200		700	8,400
Shop Rent (own)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		500	6,000		550	6,600		600	7,200
Conveyance		800	9,600		1,000	12,000		1,200	14,400
Ownership Transfer Fee		800	4,800		800	9,600		800	9,600
Proposed Salary-Self		5,000	60,000		6,000	72,000		7,000	84,000
Proposed Salary (Assistant-1)		2,200	26,400		2,400	28,800		2,600	31,200
Non Cash Item:									
Depreciation Expenses		375	4,500		375	4,500		375	4,500
Total Operating Cost (D)	-	10,175	117,300	-	11,725	140,700	-	13,275	159,300
Net Profit (C-D):	-	4,651	60,612	-	8,049	96,583	-	10,511	126,135
Retained Income			60,612			157,195			283,331

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : Monthly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW STATEMENT

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	120,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	65,412	106,183	135,735
1.3	Depreciation Expenses	4,500	4,500	4,500
1.4	Opening Balance of Cash Surplus	-	37,822	90,905
	Total Cash Inflow	189,912	148,505	231,141
2.0	Cash Outflow			
2.1	Product Purchase	90,000	-	-
2.2	Decoration	30,000	-	-
2.3	Payback to Grameen Bank Outstanding Loan	3,290	-	-
2.4	Investment Payback including Ownership Transfer Fee	28,800	57,600	57,600
	Total Cash Outflow	152,090	57,600	57,600
3.0	Total Cash Surplus	37,822	90,905	173,541

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 01
- Future employment: 0
- Ownership of Business in own name
- Eight years experience

WEAKNESS

- Can not supply goods & service according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 417,331 after 3 years excluding payback of investor's money.

THREATS

- Local Competitor;
- Political unrest.

Presented at 3rd In-house Executive Social Business Design Lab
on March 29, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures



20/05/2008



20/01/2015

২০/০৬/২০১৮



চনং বড়বাড়ী ইউনিয়ন পরিষদ ক

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

ডাকঘর ও উপজেলা-বালিয়াডাঙ্গী, জেলা-কক্সবাজার।

ট্রেড লাইসেন্স

অর্থ বৎসর : ২০১৮-২০১৫

বহিন নং- ০৬

সর্বসেস নং- ২০৬

ক্রমিক

তারিখ ২০/০৬/২০১৮

অধিকারের নাম : টাই অফি উনিজম প্রক্ট, সোইজেন স্টোর

লাইসেন্সহাটীর নাম : মোঃ মিয়াতুল ইসলাম

পিতা/স্বামীর নাম : মোঃ হারিস হোসেন

ঠিকানা : গ্রাম : আড়িয়াড়িয়া ডাক : হুসৈনমারী হাটা

উপজেলা : বালিয়াডাঙ্গী, জেলা : কক্সবাজার

পেশার ধরণ : সোইজেন চাকরী ডোকান
০০/০৬/২০১৮ইং তারিখ পর্যন্ত হবে।

ফি প্রদানের পরিমাণ টাকা : ২০০/- (কমত : ব্রেককাস্ট খাচা মাশুর)

স্বাক্ষর : নিয়মিত তারিখে যাবার জন্য এই লাইসেন্স প্রদান করা হইল।

তারিখ : ২০/০৬/২০১৮



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম : মোঃ মিয়াতুল ইসলাম
Name : Md Miatul Islam
পিতা : মোঃ হারিস হোসেন
Father : Mohd Haris Hosain
তারিখ : ০২ অপ্র ১৯৬০
Date of Birth : 02 Apr 1960
ID NO : 9410821605739

মোঃ মিয়াতুল ইসলাম
স্বাক্ষর
কক্সবাজার সরকারি মডেল
উচ্চ বিদ্যালয়
বালিয়াডাঙ্গী, কক্সবাজার।
ফোন নং : ০১৭৩৪৬৩৩৩৩



Thank You